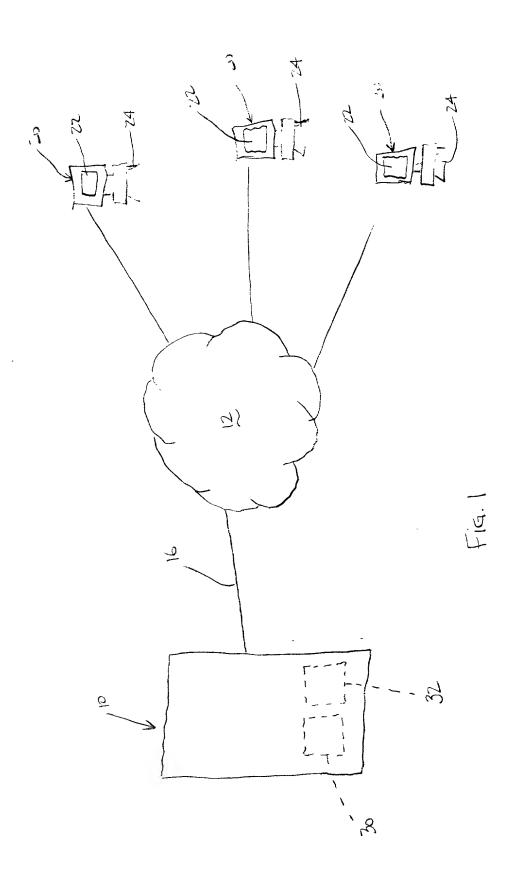
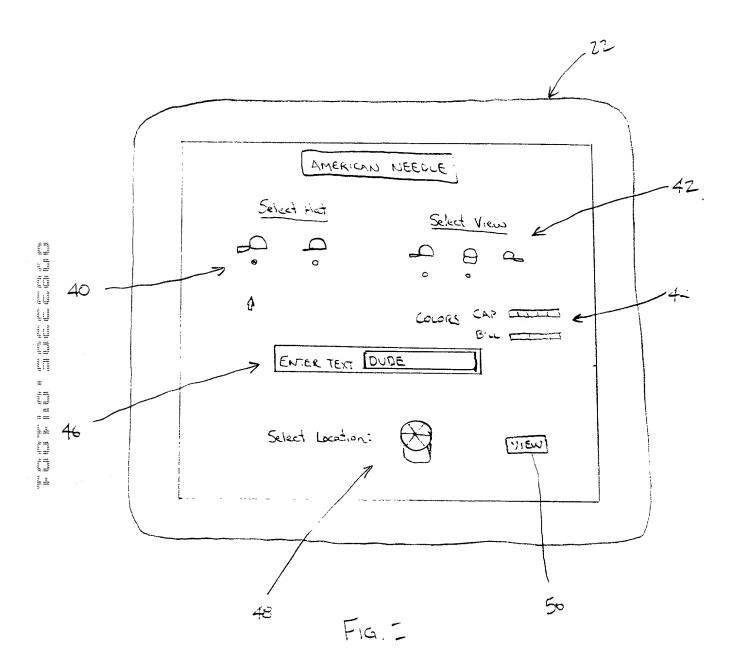
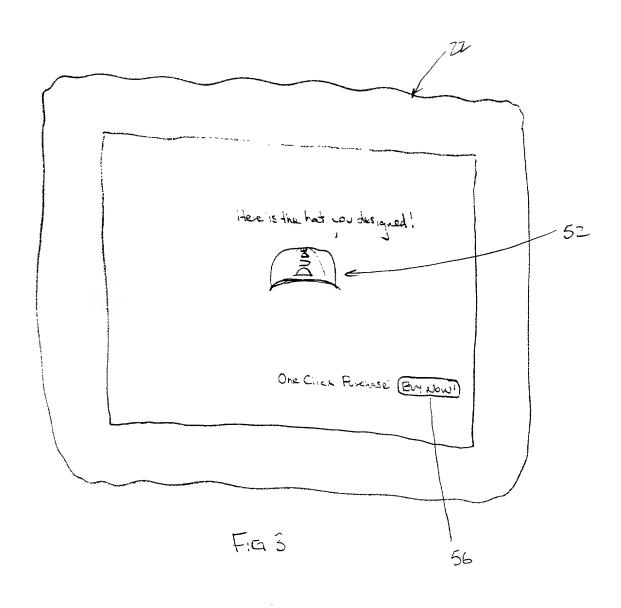
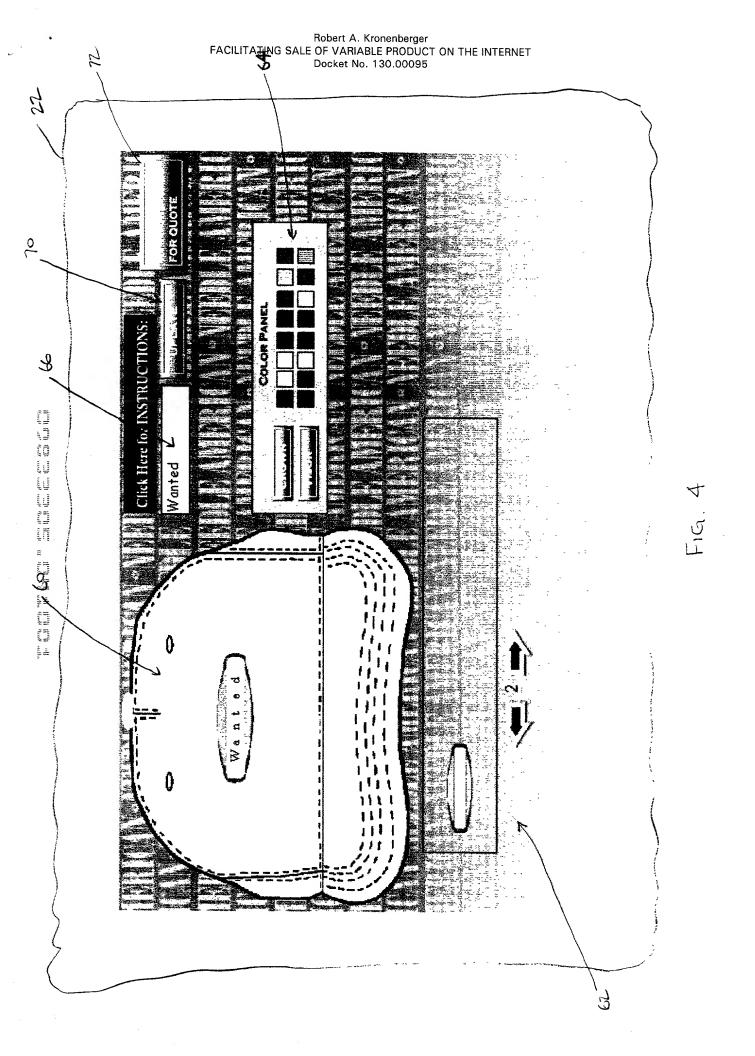
Robert A. Kronenberger FACILITATING SALE OF VARIABLE PRODUCT ON THE INTERNET Docket No. 130.00095









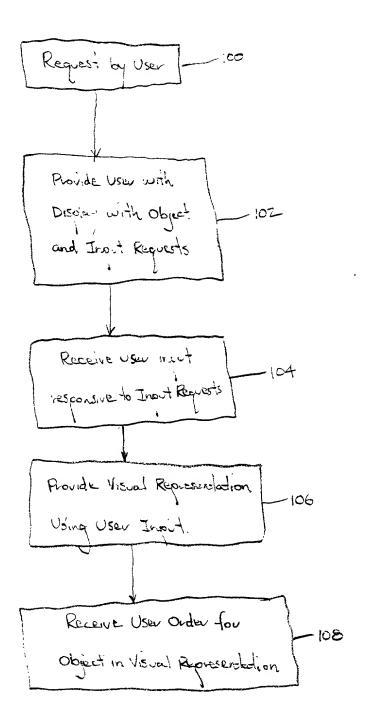


Fig. 5